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Author(s): [Katie Wood](#)

Section: [Features](#)

Publication title: [The Sun](#). London (UK): Dec 7, 1996. pg. 44

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CIRRUS is a worldwide cash machine network. UK cards which have the Cirrus logo allow you to withdraw cash from over 294,500 machines in 87 countries around the world 24 hours a day. Just enter the PI number you use at home and instructions are usually in English. Similar networks are EDC (Europe only) and Maestro (worldwide). You can also use them at stores showing the symbol. You cannot use an EDC or Maestro card to withdraw cash unless the machine also has the Cirrus symbol.

CHARGE cards such as [American Express](#) and Diners Club cost you an annual fee of anything between Pounds 37 and Pounds 85 to hold. Amex charge three per cent on cash withdrawals on their ordinary green card and one per cent on foreign purchases. Diners Club charge four per cent for cash and 1.5 per cent for conversion with a max of Pounds 250 a day. They impose a Pounds 650 ceiling on cash in any seven-day period. They are expensive to use but credit limits are far higher than on credit cards.

EUROCHEQUES, which are available from banks, allow you to write cheques for up to Pounds 100 in any major European currency. The cost works out at about Pounds 1.75 each plus Pounds 12 to hold the cheque card for two years. However they are of limited use as a way of carrying cash. The advantages of Eurocheques are that you can withdraw cash from machines with a Eurocheque card but they cannot be replaced if stolen while abroad and they are a relatively expensive way of settling small bills.

Full Text (1016 words)*Copyright (c) News Group Newspapers Limited 1996*

MANY holidaymakers feel that their cash worries are over once they have paid to get away from it all.

But deciding the best way to take spending money abroad can be a real headache for many people.

So plan in advance whether you are going to take sterling, foreign currency, travellers' cheques, credit cards or Eurocheques.

Remember, you could urgently need extra money abroad so make sure you are well covered when you stray out of the reach of your friendly bank manager.

Hurry

Life has been made much easier for travellers who take a credit or Switch card.

The cards can now be used in the thousands of cash machines that can be found in many countries around the world.

Western Union - currently the biggest cash distribution network in the world - also offer a good service if you need cash in a hurry through their Money Wiring System.

This is offered by 183 of the 429 branches of A T Mays travel agencies in Britain. Funds can be transferred to North and South America, Northern Europe, the Caribbean, the Far East and Australia and are very useful in an emergency.

Each transaction takes about ten minutes and money is received by Western Union agents in banks, travel agents, garages and supermarkets at your holiday destination.

The fee varies according to the amount sent but to send Pounds 300 would cost Pounds 27.

It is still one of the cheapest and quickest ways of getting funds across the world but should only be used for disasters.

The best advice when you leave for your holiday is to take money in several ways. Carry some foreign cash to use when you first arrive for taxi fares and snacks.

And make sure you have safely packed a credit card, some travellers' cheques, possibly some Eurocheques and some sterling.

Whatever way you exchange your money, commission charges will be levied.

Most banks charge one to one-and-half per cent with a Pounds 2 minimum charge.

① American Express has no commission but charges a Pounds 2 flat fee.

Exchange

The Post Office offers the best deal on travellers' cheques, with one per cent commission and a Pounds 2.50 minimum charge.

There is not a lot you can do about the constantly fluctuating exchange rates.

If you are determined to get the best deal, you should shop around and check the rates in several outlets for the currency you want.

Some banks will offer a good rate on French francs and a poor one on Spanish pesetas, while some agencies will sell you ① American dollars at a bargain price while getting back their profits on Swiss francs.

Here is a cut-out-and-keep-guide to the best methods of taking money abroad.

CASH

OBVIOUSLY handy but you rely on banks and exchanges being open. A commission charge of one to two per cent is standard. With cash there is always the risk of it being stolen and most insurance policies set a ceiling of around Pounds 250 for stolen or lost money. Finally, beware of No Commission signs - there is no such thing. If there is no fee, the bureau de change will undoubtedly have more than made up for this fact by lowering the exchange rate to an unrealistic level.

CREDIT CARDS

①VISA and ①MasterCard are accepted in most countries, although in Germany, Italy and France credit cards are still not widely used. They are ideal as there are no separate charges levied abroad and the exchange rate can work in your favour. If you want money from a cashpoint, there is a 1.5 per cent commission, although you will only get what is left on your credit limit. There is also a five to six week period to repay your bills and you get instant insurance if you buy an item worth between Pounds 100 and Pounds 15,000.

CIRRUS

CIRRUS is a worldwide cash machine network. UK cards which have the Cirrus logo allow you to withdraw cash from over 294,500 machines in 87 countries around the world 24 hours a day. Just enter the PI number you use at home and instructions are usually in English. Similar networks are EDC (Europe only) and Maestro (worldwide). You can also use them at stores showing the symbol. You cannot use an EDC or Maestro card to withdraw cash unless the machine also has the Cirrus symbol.

TRAVELLERS' CHEQUES

THESE come in sterling or foreign currency from banks and building societies. Usual commission is one to two per cent on sterling. If you don't use them, you can cash them in for no cost when you come home. The U.S. dollar is the most popular foreign currency. Commissions are between two and four per cent and if you don't use them, it will cost up to Pounds 5 to cash them in and you lose on exchange rates. They are safe because you can reclaim them - as long as you follow instructions. But they are expensive.

CHARGE CARDS

CHARGE cards such as ①American Express and Diners Club cost you an annual fee of anything between Pounds 37 and Pounds 85 to hold. Amex charge three per cent on cash withdrawals on their ordinary green card and one per cent on foreign purchases. Diners Club charge four per cent for cash and 1.5 per cent for conversion with a max of Pounds 250 a day. They impose a Pounds 650 ceiling on cash in any seven-day period. They are expensive to use but credit limits are far higher than on credit cards.

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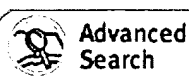
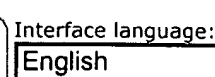
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